

who do play by the rules, and who don't need a bailout. By reducing the tax reductions for mortgage interest, the Democrats are raising taxes, and they are growing government while reducing economic incentives for those who have resources to invest in a faltering economy.

Further, at this time of need, now is not the time to reduce the benefits for making charitable donations. Non-profit religious organizations and institutions of higher education are also struggling in this economy. The net result of the President's budget is less money for donating to those worthwhile causes.

We do have a choice: do you want to keep your money and spend your money, or do you want the government bureaucracy to tax and spend? I believe in the American people; it's their money, not the government's money. Government is not the solution, the American people are the solution.

#### CONGRATULATING THE 2008 STATE CHAMPION ELK LAKE WARRIORS

(Mr. CARNEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CARNEY. Mr. Speaker, I rise today to honor the 2008 Pennsylvania State championship boys cross-country team, the Elk Lake Warriors. I am blessed to have five terrific kids, all of whom attend Elk Lake, and my oldest three boys are all cross-country runners.

The cross-country team's victory is remarkable for many reasons, it's only the third State championship that Elk Lake has ever won. But what I found truly remarkable was their inspirational path to victory. Not one runner on the team won an individual medal at the State meet, but working together, they won the State title, an incredible lesson for us all. They each gave it their all and demonstrated an incredible dedication to each other and their team; they were victorious.

As we know, our Nation is facing incredible challenges right now. It is all too easy to forget the simple value of pulling together and putting aside our differences in difficult times. I am confident that if we all heed the lessons offered by a small rural school in Pennsylvania, we will succeed. And once again, my congratulations to the 2008 State champions, the Elk Lake Warriors.

#### MORE TAXES—LESS PROSPERITY

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, history shows that if you tax something, you get less of it; if you subsidize something, you're going to get more of it.

This budget raises taxes. We shouldn't raise taxes during a recession

on anyone that pays taxes. Tax increase will do several things. Small businesses that pay most of the taxes, they will have a tax increase. So to pay for these new taxes, they're going to have to cut jobs to pay for those taxes. It raises the utility rates on people that use energy. Now, that hurts those folks, the working poor, who have a fixed income, in essence, a tax increase on the poor. It cuts deductions for home mortgages and charitable contributions; that, in essence, hurts people who try to live in a home and contribute to charities. And the budget redistributes wealth.

Abraham Lincoln said, "You don't make the poor rich by making the rich poor and you don't make the weak strong by making the strong weak."

The budget is flawed with more government spending, more government control, and it raises taxes. Taxes will create less prosperity, not more prosperity.

And that's just the way it is.

#### A TRIBUTE TO QUENTIN MEASE

(Ms. JACKSON-LEE of Texas asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today to pay tribute to a giant in our community in Houston, Texas, that we lost just a few days ago.

Quentin Mease was 100 years old, and he lived that life vigorously and with great fulfillment. He was a servant of the people. No, he was not elected, but he was one of the founding members of the National Urban League Houston chapter. He was a founding member of what is now called the Harris County Hospital District. One of the satellite hospitals was named after Quentin Mease.

He was truly a giver, a philanthropic, a person who believed that he was, in fact, our brothers' and sisters' keeper. He lost his life, but he was full of life when he passed. He will be recognized on Thursday for a wake and Friday for a funeral.

I believe the words of the President of the United States in his African American History Month that said, "The ideals of the founders became more real and more true for every citizen of African American ancestry to realize our full potential as a Nation, and to uphold those ideals for all who enter into our borders and embrace the notion that we all are endowed with certain inalienable rights."

Quentin Mease, fallen in battle, believed that we were all endowed with certain inalienable rights. He gave his all. He wanted us all to be embraced under this bright and shining flag. He believed in America. As an African American, he is a giant, and I thank him for highlighting young people like myself to give us an opportunity to go forward into the future.

Thank you, Mr. Mease. May God bless you. And may God bless you as you rest in peace.

#### SMALL BUSINESS—KEY TO GETTING OUR ECONOMY BACK ON TRACK

(Mr. BUCHANAN asked and was given permission to address the House for 1 minute.)

Mr. BUCHANAN. Mr. Speaker, unemployment in my home State of Florida and across the country continues to rise. As the stock markets and retirement accounts fall, our national debt is approaching \$11 trillion. And just last week, Congress approved, over my objections, a \$410 billion spending bill that was 8 percent higher than last year, more than twice the rate of inflation. On top of all this new spending, we now hear that the White House is proposing nearly \$1 trillion in new taxes. Now is not the time to be raising taxes or embarking on a reckless spending spree.

Rather than exploding the size of Federal Government, Congress should be working to strengthen the backbone of our economy with small businesses. Seventy percent of all new jobs are created by small business, many of them in our area family owned.

Let's get our economy back on track by helping to work with small businesses. That's the legacy that we want to leave our children and grandchildren.

#### PASS THE HELPING FAMILIES SAVE THEIR HOMES ACT

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Mr. Speaker, by now we all know what a central role the housing market crisis has played in our economic troubles. The housing meltdown is devastating for families and communities, particularly for innocent families who have lived within their means and paid their mortgages on time. Through no fault of their own, their home values are eroding and their life savings are threatened. That's why we must pass the Helping Families Save Their Homes Act. It restores fairness to the bankruptcy system.

Current law allows loan modifications for vacation homes and yachts, yet prohibits them for primary residences. This bill will end this inequity. It also fixes the Hope for Homeowners program to increase mortgage modifications and reduce foreclosures. It is not about bailing out lenders or borrowers who made irresponsible decisions, it is, rather, finding fair and effective solutions to stabilizing the housing crisis and stabilizing the market.

Mr. Speaker, this legislation is also needed to get our country back on track. I urge my colleagues to vote for a stronger economy and vote for this bill.

# PRESIDENT'S BUDGET PUTS INFRASTRUCTURE AND AMERICA AT GREAT RISK

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Mr. Speaker, I received a letter from the President of the Louisiana Oil and Gas Association expressing grave concern over the administration's budget proposal we were sent last week. Our Nation's oil and gas industry is not made up of the five or so Big Oil companies; instead, it is several thousand independent oil and natural gas producers. It is these companies that drill and produce the vast majority of oil and natural gas produced here in the United States.

The administration's budget proposals will strip the economic incentives that provide the investment capital that is needed to explore and produce oil and gas for our country. Without these incentives, exploration and production of oil and natural gas will drastically decline, trillions of dollars will be lost, tens of thousands of jobs will be lost, and our Nation's energy security will be severely threatened.

In my home State of Louisiana, 25 percent of the Nation's energy is produced. We are the heartbeat of our Nation's energy infrastructure. Simply put, the administration's budget proposals will put that infrastructure and our country at great risk and drive up home utilities and gas at the pump.

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## VOTE "YES" ON HELPING FAMILIES SAVE THEIR HOMES ACT

(Mrs. MALONEY asked and was given permission to address the House for 1 minute.)

Mrs. MALONEY. Mr. Speaker, there is unusually broad agreement on the fact that to stop the downward spiral of this economy, we have to act on several fronts at once in a forceful and coordinated manner.

We have addressed the need for job creation and tax relief with the economic recovery bill. We are addressing the banking crisis and credit freeze with the second round of TARP funds and the launching of the TALF program. Now we have the chance to take action on a critically important front, stabilizing housing prices. All across the country, neighborhoods are struggling as each foreclosed home reduces the value of nearby properties.

The Helping Families Save Their Homes Act will give more tools to homeowners to stay in their homes and allow judicial modifications of home mortgages. It helps families facing foreclosure stay in their homes, thus stabilizing lives, home prices, neighborhoods and restoring confidence in the economy.

I am confident that a "yes" vote on this bill is in the best interests of our American economy.

## BUSINESS AS USUAL

(Mr. FLAKE asked and was given permission to address the House for 1 minute.)

Mr. FLAKE. Mr. Speaker, later this week President Obama is expected to sign the omnibus spending bill into law. That bill contains nearly 9,000 earmarks. Now, this is unfortunate. It sends a signal that we have ushered in a new era of absolutely the same, business as usual.

I would encourage the President, if he is going to sign the omnibus bill, to at least announce a change moving forward. He could announce, for example, that he will not sign legislation in the future that contains congressionally directed no-bid contracts to private companies.

He should encourage the Congress to end the appearance of pay-to-play when no-bid contracts are given to those who give us campaign contributions. Giving no-bid contracts to our campaign donors should be beneath the dignity of this House. Now our leadership, both on the Republican and the Democratic side, has not recognized this yet, but I hope that the President does.

## HELP FOR HOMEOWNERS

(Mr. CONNOLLY of Virginia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CONNOLLY. Mr. Speaker, this week the House is scheduled to take up H.R. 1106, the Helping Families Save Their Homes Act of 2009. While much of the controversy over this bill is focused on the title I provisions, the provisions in title II will provide safe harbor for lenders willing to modify mortgages and improve the HOPE for Homeowners program.

Allow me to dispel a few of the myths surrounding this legislation.

Myth: The bill only benefits a small number of homeowners.

Fact: This bill will actually help all homeowners by protecting their neighborhoods from the negative effects of foreclosure. Every foreclosure brings down the value of nearby homes, further eroding the equity of homeowners who are up to date on their mortgages. Millions of middle class families are just one sickness or one layoff away from a possible foreclosure.

Myth: The bill rewards bad behavior.

Fact: This bill requires homeowners to negotiate with their lenders in good faith before they can even consider applying for judicial modification of their home loan through bankruptcy.

Myth: The bill is a dramatic change in the Bankruptcy Code.

Fact: This bill equalizes the rules by treating residential bankruptcies the same as corporate, farm and vacation home bankruptcies.

Mr. Speaker, I urge my colleagues to support this legislation.

I'd like to remind my colleagues that while much of the controversy over this bill has fo-

cused on the Title I provisions, the provisions in Title II will help thousands of homeowners and enjoy broad support. Providing safe harbor for lenders willing to modify mortgages and improving the HOPE for Homeowners program are much-needed reforms that will help stem the tide of foreclosures and protect our neighborhoods. I would like to take a few moments to dispel some of the myths surrounding the legislation that could also be referred to as the Neighborhood Protection Act.

Myth: This bill only benefits a small number of low income homeowners or homeowners who bought more house than they could afford.

Fact: H.R. 1106 will actually help all homeowners by protecting their neighborhoods from the negative effects of foreclosure. Every foreclosure in a neighborhood brings down the value of nearby homes, further eroding the equity of homeowners who are up to date on their mortgages. Furthermore, the foreclosure crisis has spread beyond victims of the subprime crisis or individuals who purchased more home than they could afford. As President Obama noted in his address to this body, millions of middle-class families are just one sickness or one layoff away from possible foreclosure. Without the ability to sell or refinance a home with a current value lower than the mortgage value, these families are out of options.

Myth: The bill rewards bad behavior.

Fact: H.R. 1106 requires homeowners to negotiate with their lenders in good faith before they can even consider applying for a judicial modification of their home loan through bankruptcy. And the bill prevents judges from modifying loans for homeowners who have the ability to make their payments or make other bad faith efforts to game the system. The specious argument that the bill rewards bad behavior is being promoted by the banks, who themselves are rewarded for their bad behavior by the previous Administration. After receiving hundreds of billions of dollars in taxpayer bailouts, the banks should be the last to complain. This bill is designed to help families who have worked hard and played by the rules, but are trapped by declining property values and escalating job losses.

Myth: The bill enables homeowners to avoid their financial responsibilities.

Fact: H.R. 1106 allows judges to modify a mortgage only in those cases where it is truly not affordable for the homeowner and even then judges can only reduce the mortgage to the fair market value of the property. Lenders are able to recoup the fair market value of the house, plus interest, which is much better than they usually secure in a foreclosure sale.

Myth: The bill is a dramatic change in the bankruptcy code.

Fact: H.R. 1106 equalizes bankruptcy rules by treating residential bankruptcies the same as corporate, farm, and vacation home bankruptcies. H.R. 1106 will give struggling families or individuals the same right to modify the loans on their primary homes as wealthy investors have to modify the loans on their second or third properties.

Myth: The bill will dramatically increase bankruptcies.

Fact: Bankruptcy proceedings are unpleasant and scar one's credit record for years. No one looks forward to bankruptcy. And this bill provides stringent conditions, with a series of interim steps and requirements, so bankruptcy